

Information to identify the case:

Debtor 1	Matthew C. Scudder	Social Security number or ITIN	xxx-xx-7133
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	14-27287-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Matthew C. Scudder

10/9/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Matthew C. Scudder
 Debtor

Case No. 14-27287-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Oct 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2019.

db Matthew C. Scudder, 219 Maxwell Dr, Hamilton, NJ 08610-1636
 cr +USAA Federal Savings Bank, Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400,
 Seattle, WA 98121-3132
 515167493 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 515142110 Lakeview Loan Servicing, LLC, M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
 515104961 +USAA FEDERAL SAVINGS BANK, C O WEINSTEIN, PINSON, AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 10 2019 01:03:08 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Oct 10 2019 01:03:05 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515004673 EDI: TSYS2.COM Oct 10 2019 04:38:00 Barclays Bank Delaware, Attn: Bankruptcy,
 PO Box 8801, Wilmington, DE 19899-8801
 515004674 EDI: TSYS2.COM Oct 10 2019 04:38:00 Card Services, PO Box 13337,
 Philadelphia, PA 19101-3337
 515004675 EDI: CHASE.COM Oct 10 2019 04:38:00 Cardmember Service, PO Box 15153,
 Wilmington, DE 19886-5153
 515004676 EDI: CHASE.COM Oct 10 2019 04:38:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 515004677 EDI: RCSDELL.COM Oct 10 2019 04:38:00 Dell Financial Services,
 Dell Financial Services Attn: Bankruptcy, PO Box 81577, Austin, TX 78708-1577
 515004677 E-mail/PDF: DellBKNotifications@resurgent.com Oct 10 2019 01:09:48 Dell Financial Services,
 Dell Financial Services Attn: Bankruptcy, PO Box 81577, Austin, TX 78708-1577
 515004678 EDI: DISCOVERPL Oct 10 2019 04:38:00 Discover Personal Loan, Attention: Bankruptcy,
 PO Box 30954, Salt Lake City, UT 84130-0954
 515004679 EDI: DISCOVERPL Oct 10 2019 04:38:00 Discover Personal Loans, PO Box 6105,
 Carol Stream, IL 60197-6105
 515010908 +EDI: DISCOVERPL Oct 10 2019 04:38:00 Discover Personal Loans, PO Box 30954,
 Salt Lake City, UT 84130-0954
 515004680 E-mail/Text: camanagement@mtb.com Oct 10 2019 01:02:45 M & T Bank, Attn: Bankruptcy,
 1100 Wehrle Dr Fl 2, Williamsville, NY 14221-7748
 515004681 EDI: USAA.COM Oct 10 2019 04:38:00 Usaa Federal Savings Bank, 10750 McDermott Fwy,
 San Antonio, TX 78288-0002
 515004682 EDI: USAA.COM Oct 10 2019 04:38:00 Usaa Savings Bank, 10750 McDermott Fwy,
 San Antonio, TX 78288-0002

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515027774* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
 PO Box 10390, Greenville, SC 29603-0390)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 18

Date Rcvd: Oct 09, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Charles H. Jeanfreau on behalf of Creditor USAA Federal Savings Bank
charles.jeanfreau@mccalla.com, BNCmail@w-legal.com
Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing, LLC
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Lakeview Loan Servicing, LLC
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marc C Capone on behalf of Debtor Matthew C. Scudder 5325@notices.nextchapterbk.com,
docs@caponeandkeefe.com,ecf@gbclawgroup.com/e4eaf5f23@maildrop.clio.com/mcapone@gbclawgroup.com
Phillip Andrew Raymond on behalf of Creditor Lakeview Loan Servicing, LLC
phillip.raymond@mccalla.com
Rebecca Ann Solarz on behalf of Creditor Lakeview Loan Servicing, LLC rsolarz@kmlawgroup.com
TOTAL: 8